

# Medicare Part D Creditable Coverage Determinations

Creditable/Non-Creditable Testing Results for Independence Blue Cross Commercial Pharmacy Plans

## List of creditable plans

### Standard Drug Program options

The following Standard Drug Program plan designs were determined to be *creditable*.

Retail copay or coinsurance – Single tier	
\$0	\$6
\$0.50	\$8
\$1	\$10
\$2	\$15
\$3	\$20
\$5	\$25
20%	30%

Retail copay — Two tier (generic/brand)			
\$1 / \$3	\$5 / \$10	\$8 / \$15	\$15 / \$25
\$2 / \$6	\$5 / \$15	\$9 / \$15	\$15 / \$30
\$2 / \$10	\$5 / \$20	\$10 / \$15	\$20 / \$30
\$3 / \$5	\$5 / \$25	\$10 / \$20	\$10 / \$35
\$3 / \$10	\$6 / \$10	\$10 / \$25	\$15 / \$35
\$4 / \$8	\$7 / \$15	\$10 / \$30	\$20 / \$35
\$4 / \$10	\$8 / \$14	\$15 / \$20	\$20 / \$40

### Select Drug Program<sup>®</sup> options

The following Select Drug Program plan designs were determined to be *creditable*.

Retail copays — Three tier (generic formulary/brand formulary/non-formulary)			
\$0 / \$25 / \$50	\$5 / \$15 / \$50	\$10 / \$15 / \$25	\$10 / \$40 / \$60
\$5 / \$10 / \$25	\$5 / \$20 / \$35	\$10 / \$20 / \$30	\$15 / \$20 / \$35
\$5 / \$10 / \$35	\$5 / \$20 / \$50	\$10 / \$20 / \$35	\$15 / \$25 / \$35
\$5 / \$10 / \$50	\$5 / \$25 / \$50	\$10 / \$20 / \$40	\$15 / \$25 / \$50
\$5 / \$15 / \$25	\$5 / \$30 / \$50	\$10 / \$20 / \$50	\$15 / \$35 / \$50
\$5 / \$15 / \$30	\$5 / \$40 / \$60	\$10 / \$25 / \$40	\$20 / \$40 / \$60
\$5 / \$15 / \$35	\$7 / \$35 / \$50	\$10 / \$30 / \$50	

Retail copays — Three tier (with coinsurance for third tier non-formulary)	
\$5 / \$10 / 50%	\$10 / \$20 / 50%
\$5 / \$15 / 50%	\$10 / \$40 / 50%
\$5 / \$20 / 50%	

Retail cost-sharing — Upfront deductible and three-tier copay schedule (generic formulary/brand formulary/non-formulary)		
\$250/\$5/\$40/\$60	\$250/\$20/\$40/\$60	\$500/\$15/\$40/\$75

Retail copays — Three tier (with coinsurance for third tier non-formulary)
\$15 / \$40 / 50%

The determinations in these exhibits were based on standard benefit designs only. Evaluating specific characteristics of a particular employer/retiree group may yield different results. This chart is not intended to provide either legal or tax advice. It does not represent an actuarial attestation for the purpose of applying for the CMS Retiree Drug Subsidy. Please consult with your legal counsel and/or your tax adviser to determine the effect of the statutes and regulations regarding Medicare Part D.

Not all prescription drug programs are available to all customers. Not for distribution to Medicare beneficiaries.

# Medicare Part D Creditable Coverage Determinations

Creditable/Non-Creditable Testing Results for Independence Blue Cross Commercial Pharmacy Plans

## List of creditable plans

### Deductible/Coinsurance Drug Program options

The following Deductible/Coinsurance Drug Program plan designs were determined to be *creditable*.

Coinsurance	Deductible	Calendar year OOP maximum
20%	\$100	\$2,000
20%	\$150	\$2,000
20%	\$200	\$2,000
20%	\$250	\$2,000
30%	\$150	\$3,000
30%	\$200	\$3,000

### Personal Choice® HSA Qualified High Deductible Health Plan

Coinsurance	Deductible	Lifetime maximum	Out-of-pocket maximum
20%—INN	\$2,500 indiv/\$5,000 family	Unlimited	\$5,000 indiv/\$10,000 family
50%—OON	\$5,000 indiv/\$10,000 family	\$500,000	\$10,000 indiv/\$20,000 family
20%—INN	\$3,000 indiv/\$6,000 family	Unlimited	\$5,000 indiv/\$10,000 family
50%—OON	\$5,000 indiv/\$10,000 family	\$500,000	\$10,000 indiv/\$20,000 family
\$5 / \$20 / \$45 —INN	\$1,500 indiv/\$3,000 family	Unlimited	\$5,6000 indiv/\$11,200 family
50%—OON	\$5,000 indiv/\$10,000 family	\$500,000	\$10,000 indiv/\$20,000 family
\$5 / \$20 / \$45 —INN	\$2,000 indiv/\$4,000 family	Unlimited	\$5,6000 indiv/\$11,200 family
50%—OON	\$5,000 indiv/\$10,000 family	\$500,000	\$10,000 indiv/\$20,000 family
\$5 / \$20 / \$45 —INN	\$2,500 indiv/\$5,000 family	Unlimited	\$5,6000 indiv/\$11,200 family
50%—OON	\$5,000 indiv/\$10,000 family	\$500,000	\$10,000 indiv/\$20,000 family
\$5 / \$20 / \$45 —INN	\$3,000 indiv/\$6,000 family	Unlimited	\$5,6000 indiv/\$11,200 family
50%—OON	\$5,000 indiv/\$10,000 family	\$500,000	\$10,000 indiv/\$20,000 family

The determinations in these exhibits were based on standard benefit designs only. Evaluating specific characteristics of a particular employer/retiree group may yield different results. This chart is not intended to provide either legal or tax advice. It does not represent an actuarial attestation for the purpose of applying for the CMS Retiree Drug Subsidy. Please consult with your legal counsel and/or your tax adviser to determine the effect of the statutes and regulations regarding Medicare Part D. Not all prescription drug programs are available to all customers. Not for distribution to Medicare beneficiaries.

# Medicare Part D Creditable Coverage Determinations

Creditable/Non-Creditable Testing Results for Independence Blue Cross Commercial Pharmacy Plans

## List of creditable plans

**Integrated Drug programs.** Drug claims are processed under the medical benefit and are subject to the deductible, lifetime maximum and disappearing coinsurance or out-of-pocket maximum of the overall medical plan. For example, prescription drugs covered under Major Medical or Comprehensive Major Medical and the overall program benefits fall within these ranges.

The following Integrated Drug Programs plan designs were determined to be *creditable*.

### Major Medical options

Coinsurance	Deductible	Lifetime maximum	Disappearing coinsurance
20%	\$100	\$1,000,000	Unlimited
20%	\$100	\$1,000,000	\$10,000
20%	\$100	\$1,000,000	\$2,000
20%	\$100	\$1,000,000	\$5,000
20%	\$250	\$1,000,000	\$10,000
20%	\$250	\$1,000,000	\$2,000
20%	\$250	\$1,000,000	\$4,000
20%	\$250	\$1,000,000	\$5,000
20%	\$50	\$1,000,000	\$10,000
20%	\$50	\$1,000,000	\$2,000
20%	\$100	\$250,000	\$0
20%	\$100	\$250,000	\$10,000
20%	\$100	\$250,000	\$2,000
20%	\$100	\$250,000	\$5,000
20%	\$250	\$250,000	\$10,000
20%	\$500	\$1,000,000	\$10,000
20%	\$500	\$1,000,000	\$2,000
20%	\$500	\$1,000,000	\$5,000
20%	\$500	\$250,000	\$10,000

### Comprehensive Major Medical options

Coinsurance	Deductible	Lifetime maximum	Out-of-pocket maximum
20%	\$100	\$1,000,000	\$400
20%	\$250	\$1,000,000	\$1,000
20%	\$500	\$1,000,000	\$2,000
20%	\$1,000	\$1,000,000	\$4,000

The determinations in these exhibits were based on standard benefit designs only. Evaluating specific characteristics of a particular employer/retiree group may yield different results. This chart is not intended to provide either legal or tax advice. It does not represent an actuarial attestation for the purpose of applying for the CMS Retiree Drug Subsidy. Please consult with your legal counsel and/or your tax adviser to determine the effect of the statutes and regulations regarding Medicare Part D.

Not all prescription drug programs are available to all customers. Not for distribution to Medicare beneficiaries.

# Medicare Part D Creditable Coverage Determinations

Creditable/Non-Creditable Testing Results for Independence Blue Cross Commercial Pharmacy Plans

## List of non-creditable plans

### Coinsurance Drug Program option

The following Coinsurance Drug program plan design was determined to be *non-creditable*.

<b>Coinsurance — Single tier</b>
50%

The following Integrated Drug plan designs were determined to be *non-creditable*.

### Major Medical options

Coinsurance	Deductible	Lifetime maximum	Disappearing coinsurance
20%	\$100	\$10,000	Unlimited
20%	\$100	\$100,000	\$10,000
20%	\$100	\$100,000	\$2,000
20%	\$100	\$100,000	\$5,000
20%	\$100	\$25,000	\$0
20%	\$100	\$25,000	\$10,000
20%	\$100	\$25,000	\$2,000
20%	\$100	\$25,000	\$5,000
20%	\$100	\$50,000	\$0
20%	\$200	\$100,000	\$10,000
20%	\$250	\$10,000	\$0
20%	\$250	\$25,000	\$0
20%	\$250	\$25,000	\$10,000
20%	\$250	\$25,000	\$2,000
20%	\$250	\$25,000	\$2,500
20%	\$250	\$25,000	\$5,000
20%	\$250	\$50,000	\$0

The following Integrated Drug plan designs were determined to be *non-creditable*.

### Major Medical options (continued)

Coinsurance	Deductible	Lifetime maximum	Disappearing coinsurance
20%	\$250	\$75,000	\$10,000
20%	\$50	\$10,000	\$10,000
20%	\$50	\$25,000	\$10,000
20%	\$500	\$10,000	\$0
20%	\$500	\$25,000	\$0
20%	\$500	\$25,000	\$2,000
20%	\$500	\$35,000	\$0

The determinations in these exhibits were based on standard benefit designs only. Evaluating specific characteristics of a particular employer/retiree group may yield different results. This chart is not intended to provide either legal or tax advice. It does not represent an actuarial attestation for the purpose of applying for the CMS Retiree Drug Subsidy. Please consult with your legal counsel and/or your tax adviser to determine the effect of the statutes and regulations regarding Medicare Part D. Not all prescription drug programs are available to all customers. Not for distribution to Medicare beneficiaries.

Independence Blue Cross offers products directly, through its subsidiaries Keystone Health Plan East and QCC Insurance Company, and with Highmark Blue Shield. Independent licensees of the Blue Cross and Blue Shield Association.